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Customer No. 20350

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, 8<sup>th</sup> Floor  
San Francisco, California 94111-3834  
(415) 576-0200

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ASSISTANT COMMISSIONER FOR PATENTS  
X PATENT APPLICATION  
Washington, D.C. 20231

Sir:

Transmitted herewith for filing under 37 CFR 1.53(b) is the  
[ X ] patent application of

Inventor(s)/Applicant Identifier: Paul Gallagher et al.

For: SYSTEMS AND METHODS FOR IMPLEMENTING PERSON-TO-PERSON MONEY EXCHANGE

Enclosed are:

- [ X ] 15 page(s) of specification
- [ X ] 11 page(s) of claims
- [ X ] 1 page of Abstract
- [ X ] 7 sheet(s) of [ ] formal [ X ] informal drawing(s).
- [ X ] A [ ] signed [ X ] unsigned Declaration.

	(Col. 1)	(Col. 2)	
FOR:	NO. FILED	NO. EXTRA	
BASIC FEE			
TOTAL CLAIMS	47 - 20	= *27	
INDEP. CLAIMS	6 - 3	= *3	
[ ] MULTIPLE DEPENDENT CLAIM PRESENTED			

\* If the difference in Col. 1 is less than 0, enter "0" in Col. 2.

SMALL ENTITY

RATE	FEE
	\$345.00
x \$9.00 =	
x \$39.00 =	
+ \$130.00 =	
TOTAL	

OR  
OR  
OR  
OR  
OR  
OR

OTHER THAN SMALL ENTITY

RATE	FEE
	\$690.00
x \$18.00 =	\$486.00
x \$78.00 =	\$234.00
+ \$260.00 =	
TOTAL	\$1,410.00

Please charge Deposit Account No. 20-1430 as follows:

- [ X ] Filing fee \$ 1,410.00
- [ X ] Any additional fees associated with this paper or during the pendency of this application.
- [ ] The issue fee set in 37 CFR 1.18 at or before mailing of the Notice of Allowance, pursuant to 37 CFR 1.311(b)

- [ ] A check for \$ is enclosed.
- 2 extra copies of this sheet are enclosed.

Respectfully submitted,  
TOWNSEND and TOWNSEND and CREW LLP

*Gerald T. Gray*

Gerald T. Gray  
Reg No.: 41,797  
Attorneys for Applicant

Telephone:  
(415) 576-0200

Facsimile:  
(415) 576-0300